



Capital Access Program (CAP) - Loans for small and new business that do not qualify under conventional lending policies. The CAP uses small amounts of public resources to generate private bank financing, similar to loan loss reserve funds, the bank and/or the borrower, as well as DCEO, contribute a small premium into a "pooled reserve." Each individual loan is enrolled by the approved financial institution, which is supported by the "pooled reserve."

Product	Capital Access Program
Eligible borrowers	Small Businesses – less then 500 employees or \$1 million in maximum loan size, located and legally authorized to do business in Illinois
Lending Bank	Determines: terms of loan, fees, conditions, rates, collateral, etc.
Description	The borrower and DCEO each contribute a percentage of the loan amount into a Reserve account located at the lender's bank. This reserve fund enables the financial institution to make loans beyond its conventional risk threshold and is available to draw upon to recover losses on loans made under the program.
Types of Loans	<ul style="list-style-type: none"> • Term • Revolving LOC (Renewable for up to one additional year, with one fee due)
Loan Size	Up to \$1,000,000
Fee Matched	2% to 5%
Reserve Account	Yes-bank provided
Loan Loss	The Reserve account is available to draw upon to recover losses on loans made under the program.
Application	<ul style="list-style-type: none"> • A link to the CAP Master Agreement can be found on the DCEO website.